

TRADE AND TRUST.

Helping the Average Man to Help Himself.

WHAT CREDIT CAN DO.

How Fair Prices are Possible with Easy Terms.

THE USEFUL AND BEAUTIFUL.

A Gigantic Establishment Where Everything from Kitchen Utensils to a Parlor Suite or from a Cook Stove to the Furnishing of a House May be Had Conveniently at Moderate Prices.

Under its admirable and in every way satisfactory system of credit and installment payment the People's Mammoth Installment House, which is located at 613-615-617-619-621 N. 16th st., between California and Webster, has enjoyed a continuously successful career for years.

Probably no character of business transacted is so fully appreciated by those who have tried it and derived benefits therefrom as there is none so grossly misunderstood by those who have given it no investigation, but take their impressions haphazard.

Credit is as old as commerce and without it the whole fabric of trade would fall to pieces. What the People's Mammoth Installment House does is nothing more nor less than to extend the methods in vogue in the great business world at large to private and domestic life.

Political economists are still far from being in accord as to what are the limitations of the power of credit and remain much at sea as to a comprehension of the methods by which it accomplishes its wonders, but there can be very little doubt that the system, as applied to the furnishing of homes, has been attended with the most gratifying results and has carried happiness and comfort to thousands where they otherwise would have been denied or deferred.

In the natural history of exchange barter came first and then sale without money as a medium and then credit. Nations have been established on and are still conducted through it; wars have been prosecuted by it; few churches or public enterprises have been carried out without it, and, indeed, it may be said to enter essentially into the conduct of most of the world's every day affairs. The farmer whose grain is ripening or

chaser, and people who have tried various establishments and find houses say that they can purchase at from twenty-five to forty per cent cheaper from the People's Mammoth Installment House than they can elsewhere.

Everybody is welcome—the workman, the mechanic and the clerk, as well as the prosperous householder. It is, indeed, the great cosmopolitan credit-house of the day. There can be no doubt that the wonderful success of the firm as evidenced in this great improvement, doubling its capacity and facilities, is due to the open and straightforward business policy which the establishment has conducted. There are no concealments, no misrepresentations; but everything is open and above board.

The size of the purchase is not limited. If the purchaser can be trusted a note may be made to suit, so that it is possible for any honest-minded and intended purchaser to go to the People's Mammoth Installment House and get what he needs—and there are few things that cannot be found under that wonderful roof. Deserving customers are always treated leniently and considerately, and as to the purchases themselves satisfaction is always guaranteed. Every article is marked in plain figures with its price, and comparing quality and price the goods offered in every department are as low as the same in any cash store, and lower than can be obtained in other installment establishments. If you doubt it, make the comparison and see for yourself. All in all, though known as a credit house, and giving such liberal terms, the People's Mammoth Installment House has placed itself on a par with any cash house in Omaha.

It is out of the question to imagine any economic movement independent of the manufacturing of credit. When exchange ceases to aim merely at the satisfaction of the immediate wants of two contracting parties, credit becomes indispensable. A farmer's son inherits a piece of land that if cleared will afford him means of support; a clerk possessed of activity, intelligence and knowledge of business which would make him a successful merchant wishes to open a store; a merchant skilled in his trade and assured of a ready market for his handwork wishes to start a shop. It is clear that if the farmer's son must pay cash for the agricultural implements and seeds he needs, the clerk for the merchandise he is to sell and the merchant for the raw material he is to use in his work, the effort of each to advance will be impossible. It is credit alone that enables them to overcome the difficulty.

That is what an institution and system like that of the People's Mammoth Installment House does for the workman, the man or woman who labor in any capacity, as well as for those possessed of available means. All laboring people practically have to wait a week for their

city in which it has acquired a development hitherto unknown. It is the only thing known that keeps up perpetual motion. The economic machinery of society seems to stand still, to slacken its motion or to accelerate its speed in proportion as credit disappears or grows feeble or revives. The activity of production and consumption of wealth in any country or city is greater, more general, more fruitful, just as credit is more or less developed. Few things render more service to the material and intellectual, it might almost be said the moral progress of the community, than the liberal, generous credit giving of such an establishment as the People's Mammoth Installment House, enabling thousands to get what they could not in any other way. A great deal is heard in this day of Bellamy and his doctrine, but with a more general credit system, and a wider opportunity for the ordinary wage-earner to be trusted as a man on his merits as well as the merchant or banker, all that is involved in Bellamyism would fall to the ground.

HOUSEHOLD CONVENIENCES. All the Necessities of the Kitchen and Tableware in Profusion. In no part of the great establishment,

of the People's Mammoth Installment House is there so much to interest the housekeeper as the basement, which is given over entirely to the conveniences and accessories of the kitchen and the varieties of china and tableware belonging to the dinner table.

In that foundation of domestic economy—the stove—all the best and most convenient makes are found, notably the "Universal," "The Lily" and "The Banner." They are of different sizes and furnished with all the latest appliances and conveniences. Some of them have what is known as the "patent kick" for opening and shutting the front and back-oven doors with the foot. Others have gauze doors, which give

ventilation in baking and have an advantage of which careful housewives are well aware. Some of these stoves have taken first prizes for making the finest crust on bread baked in them. The

them are porcelain-lined, and they are all things that the housekeeper is interested in just at this time. Almost one entire side of the basement is taken up with china and tableware and toilet sets. There are china dinner sets of 125 pieces and china sets in white and gilt of 120 pieces, each in graceful shapes and tasteful decoration. Such is the variety in dinner sets that they range from \$25 to \$40 a set in price. The collection also includes many beautiful salad and other dishes in Louis XV. designs; and pretty and dainty after dinner coffee sets in a variety of shapes and colors at the most moderate prices. There are sets of really good looking and serviceable American granite ware—full sets of 112 pieces that come as low as \$9, and others that run as high as \$25. Separate tea sets vary from \$5 for fifty-six pieces up to \$15, exquisitely decorated and highly ornamented. In toilet ware there is an assortment that almost makes choice difficult. The English sets, of twelve pieces handsomely decorated in floral designs, run from \$6.00 to \$25 a set. Many of them have fluted tops, and the handles and shapes are the very latest, often copied of ancient and elegant models. Hall lamps abound in all the conven-

and ornamented with burnished metals, extending the length of the store. Then at the back, at the left, flanked by sofas and divans, are the fine upholstered hair and spring chairs, some of which are triumphs of the upholsterer's art. An article that is now often introduced into parlors, though more generally seen in the library, is the escritoire or writing desk, and of these many are seen in the forms that are largely reproductions of the French court periods. Not one of the accessories of the bedroom is wanting. Every article can be found in some department of the establishment. The number and variety of beds in one floor alone, not to speak of the hundreds stored away above and below, excites curiosity as to how there can be such variability in individual taste. They are in walnut, light and dark oak, mahogany finish, etc. Some are plain, others show carved work, and they are in all sizes and single and double. The English oak bedsteads made in the style of the sixteenth century appear at present to have the greatest run, and a pretty piece of furniture it is. There are also bureaus and dressing tables and wardrobes in the greatest variety.

The curtain display is really excellent, and the selections show taste and include many novelties and entirely new things not to be found elsewhere. There is a large collection of lace curtains, ranging from \$3 a pair up, and some very attractive portieres as low as \$5.

COMFORT IN THE CARPET. Varieties of Rugs and Floor Coverings That Will Wear Well.

It has been said that as charity atones for a multitude of sins, so a good carpet makes up for whatever else is missing in a room. The walls may look bare, the chairs may be old, the sofa dingy, and there may be very little in the room, but if the carpet is good the place looks comfortable and furnished. With a new carpet it only takes a few additions to make a room elegant. It makes the toilet of a room and without it all is wanting, just like a lady otherwise well dressed who spoils and "gives it all away" by wearing shabby shoes.

The color of a carpet should always be chosen in keeping with the general design of the room, the wall paper, the furniture, etc., and there is hardly a tint and few known designs that cannot be found in the immense carpet department of the People's Mammoth Installment House, covering a space 30x75, one good sized store.

Everyone according to taste, but in general the color of a dining room or hall should be darker or more "soiled" than for a parlor, while that for a bedroom should, if possible, be lighter than either. Whenever the carpet covers the entire floor it is usual to have a deep border, thus giving it something of a rug-like character, though some prefer the entire pattern plain and unrolled. Whatever the carpet determined upon, whether rich or the lowest in price, a suitable border can be found at "The People's" to accompany it, and it will go to the additional expense, for, as a rule, the carpet is much enhanced by its border as is a jewel by its setting.

All the varieties of carpets manufactured—the Wiltons, the Moquettes, the various Brussels and the Ingrains, not to mention druggs, matings and so on, are to be found in the immense and interesting stock accumulated in this one of the most important departments of the People's Mammoth Installment House. The ingrain, one of the most serviceable and economical carpets anywhere can be found in the immense stock, any where from 15 to 85 cents a yard, is within the means of anybody. No one need have a bare or unattractive floor when good serviceable carpet can be had at such a price. It comes in exceedingly neat designs, mixed and mossy, mottled and geometrical, according to taste. There is not much danger of getting an ugly one, as some one skilled in taste has had the selection of them already. Almost every housewife knows what

venience were in the greatest abundance. The Greeks living so much in public and holding their dwellings and women in small esteem contributed but little to the development of furniture, but the Romans carried the art of household decoration to a point where fancy seemed to have reached its limit. When Rome fell all that had been accomplished in household elegance fell with it and for centuries the industrial arts were dead. Slowly, after the Dark Ages and Charlemagne, the bench became again a chair, the armor chest a couch, woman's ascendancy began and the comforts and conveniences of the household began to receive attention.

To the thoughtful observer, whether or not intent to purchase, a ramble through such a large and complete establishment as that of the People's Mammoth Installment House, with its avenues of elegant and serviceable accessories of the home, its congregation of chairs, its accumulation of bedsteads and bedding and folding beds and an aggregation and variety of almost every known article of furniture belonging to the household, it is in the highest degree interesting to contemplate the suggestions of achievements in the way of human comfort which they convey.

Though furniture may not be as important as temples or monuments, it has taken a large and complete interest in the movements of the world to produce these things. Relics of the Crusade and of the Renaissance may be seen in the forms of a single chair. Great have been the changes, since in Gothic times the same great hall used for every service, there was but one single chair, occupied invariably by the master of the house, and never surrendered by him except to some superior. Uncomfortable though it was, and not to be compared with some of the easy affairs at the People's, in which one sinks almost at once into a doze, it was nevertheless the seat of honor. Remarkable has been the revolution, since even the prosperous and their meals from a cloth spread on the floor while partially supported by cushions of which the faucon remains a relic.

Throughout the first floor, but more especially the buildings 615, 617 and 619 North 16th street, there is to be found at the People's Mammoth Installment House's great establishment such a diversity of household furnishings as is seldom seen under one roof. Everything that belongs to the comfort and convenience of a home, from a stove or the humblest kitchen utensil to stately or richly upholstered divans and lace curtains are to be found here, not restricted to the wealthy alone, but available to all and the most moderate income by means of the credit system. The array of attractive furniture takes in a variety of styles, as well as diversity of forms and anyone wishing an exquisitely upholstered parlor lounge, the equal in style of those in the very



The People's Mammoth Installment House, LARGEST CREDIT HOUSE IN THE WORLD, 613-615-617-619-621 NORTH SIXTEENTH STREET.

lent arrangements, white and tinted, at from \$1.75, while there is also a fine array of ornamental tall piano lamps, with fancy umbrella shades, such as are now so fashionable. They practically make a parlor, so far as style is concerned. Some in nickel and some in wrought iron, and they come from \$4.50 to \$10, much, of course, depending upon the shade. They have center-draft burners and adjustable uprights. Tall lamps, with duplex burners and a bewildering diversity of shades, come anywhere from \$1.25 to \$12.

REMEMBER THE BABIES. In building No. 613 is one of the most attractive collections of perambulators and baby carriages in Omaha. One that is cane bodied and upholstered in a dark mask with silk plush upholstery and a lace-edged satin parasol. What is known as the "shell" carriage is much larger and more elaborate. These range in price from \$4 to \$12.

Something entirely new is what might be termed a "baby board." The body is entirely of English oak, as are the wheels. The springs and running gear are nickel. It is upholstered in silk and has an adjustable parasol. It would seem as if the climax of combined strength and elegance in the form of a baby carriage had been reached in this, though the various other styles are each models of elegance. There is no reason why baby should be without a carriage to be wheeled out for a little air and sunshine this spring and the coming summer when a good one can be had any where for \$4 up on credit and paid conveniently little at a time. A little investment such as that may possibly save a treasured life.

ELEGANT UPHOLSTERY. Artistic Accessories for the Drawing Room and Boudoir.

The only thing that can limit the splendor of a drawing room or parlor in these days is the length of one's purse. But it is possible for any one, through the inducements offered by the People's Mammoth Installment House, to have a parlor sufficiently elegant and attractive for all ordinary demands.

No parlor is complete or can have an inviting character without seats that are deep and comfortable, no matter what may be their woodwork, while sofas, lounges and ottomans always increase the air of luxury. The center table may be round, oval or oblong, according to taste or preference for the varying fashions. Cabinets, too, are essential, and hanging brackets, with little trifles to put on them, do much to break the monotony of the walls.

All these and many more accessories of the parlor are to be seen at the People's Mammoth Installment House in the greatest diversity and profusion, so that there is no character of

sixteenth centuries, many of them with the drawers plush lined and exquisite handles. The sideboards alone range from \$3.50 up to \$100. As for dining-room tables a good one is sold for \$3.50. The many corner china closets are an interesting feature to the householder who visits this department.

No other character of furniture excels in varied construction or interest that intended for halls. The hall racks, some broad and elaborate and others tall and with catch-all raised seats, are a study in themselves, and represent all the gradations from \$1 up to \$200.

An important branch of the furniture department is the curtain and drapery room in the building, ground floor, No. 621. A gentleman who had no idea of purchasing happened in there on another matter on Thursday. He was astonished to notice them unpacking

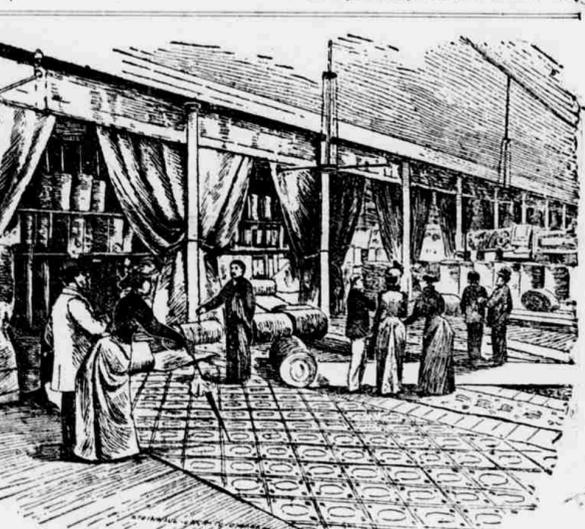
the qualities of Brussels carpets are. It is made by weaving into a plain bed of loops of woolen threads, three to a loop, customarily, and as they are dyed in the wool, the color is lasting and "wears forever," as the saying is. Some beautiful designs in Tapestry Brussels at "The People's" range from 35 cents a yard. Though others may be more luxurious under foot, there is no better carpet for the average householder than the Brussels, and by proper padding when put down it can be made as soft as any and more durable than some others. The Brussels, though once, not many years ago, rarer than it is now, is used alike in the cottage of the mechanic and the palace of the millionaire. It is not too rich for the poor and not too poor for the rich. Like the Axminster and other varieties, Brussels carpet is now made as good in this country as in Europe; indeed, some think, better. All the marked improvements in carpet manufacture are distinctly American.

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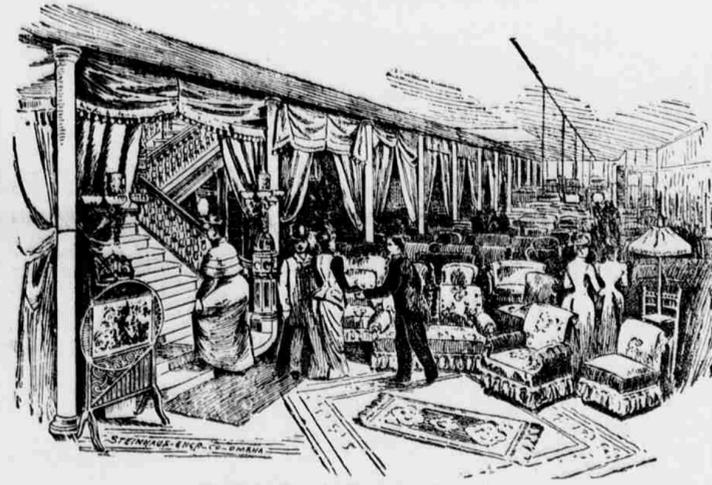
ATTRACTIVE FURNITURE. Ancient and Elegant Forms Adapted to Moderate Convenience and Comfort.

It is a curious fact that the history of furniture has been contemporaneous with the political independence and the material prosperity of the average man. Even architecture does not tell the story of man's progress so thoroughly as the objects that are identified with his daily life and domestic comfort. No popular error is so common as the one that articles of domestic use in the household have been a slow development through the centuries, and been elaborated from the simplest forms to those more complex and luxurious, such as are now found in the great emporiums.

Not only is the story of our furniture, of our chairs and tables, the story of art itself, but it is the story of the human race. It has gone up and down, fluctuating with the varying fortunes and intelligence of nations and peoples. Skipping the Indian and Oriental races, their sculptured utensils and rich colors and their divans and rich fabrics, art in furniture had already reached great development when the Egyptian led the world. He had a stool, painted and covered with the finest draperies, as well as chairs of turned wood, and vases, mirrors and small articles of con-



VIEW OF THE NEW CARPET DEPARTMENT.



VIEW OF THE NEW PARLOR FURNITURE DEPARTMENT.

the merchant whose consignment is on the sea or rail would be in a bad way if he was invariably obliged to wait until the product had actually entered into other hands before he could consider it as part of his possessions. The national banks are conducted on a credit system and why should not the principle be extended to the purchase of the average man or family in establishing and adorning their homes? Credit multiplies both the producing and consuming power of society, for by facilitating exchange it accelerates and increases it. The very word answers for the thing it indicates. It supposes confidence. Confidence in the good will and honor and intelligence of the purchaser, the seller has, as a last resort, the law to protect his rights.

For years the People's Mammoth Installment House has been the pioneer in the credit business in Omaha, and indeed in this country.

The principles they adopted years ago, have been carried out ever since by the firm, with such modifications as the times and increasing class of patronage require.

Just as it is said, poets and hotel-keepers are born, not made, so Mr. B. Rosenthal, the head of the firm and general manager, has peculiar adaptations for the business in which he is so successful. He is generous, open, and every move and every detail in his great establishment he is thoroughly familiar with. He knows the sales that are made, the payments and within and without, and from ceiling to roof, gives his personal attention to all transactions, which is so necessary in the successful conduct of such extensive operations.

For the heads of his different departments he selects only men of experience. Several of them have already achieved success in other large establishments. No firm is more liberal in its treatment of its employees than B. Rosenthal & Company, proprietors of the People's Mammoth Installment House.

The same liberality of action is extended to his customers. There is no cast-iron rule, but the terms of sale are regulated to the circumstances of each individual case. Everybody is not required to pay one-third cash down, nor are gift certificates or high-toned references insisted upon.

Mr. Rosenthal is a man who has the utmost and most abounding confidence in the integral honor of his fellow-man, and so often happens in such cases he has the good fortune to be seldom imposed upon. He holds out the helping hand of fellowship and friendship and brotherly love to the workmen and workwomen of Omaha and says to them: "I will help you to help yourself." That is his secret.

The People's Mammoth Installment House is one that has the confidence of the people, and it continues to preserve it by adhering to the cardinal points of "Good goods, honest prices, fair dealing and easy terms." A child can be sent with an order and be as honestly dealt with as the most experienced adult pur-

chaser, and it is no uncommon thing for professional and other men to have to wait a month or months for their earnings. Often there are things they need—things that are absolutely essential to their comfort and welfare—and a system that enables them to procure what they desire and pay for it according to their convenience not only contributes to the individual happiness of themselves, but is an element itself in sustaining the activity of trade.

It is to credit alone, it has been well said by one of the most eminent authorities, that we are indebted for that intermediate agent which plays so important a part in the transaction of business, without credit this goes between is mostly impossible. The miller whose whole fortune consists of two wheels which grind his grain, the fall of water which sets them in motion and the cabin which covers them, would not be able, with the best intentions in the world, to pay the farmer for grain which he is to make into flour until he himself had sold his flour and received pay therefor from the baker, who had delivered it as bread to his customers. The merchant who engages to deliver to his customers cloth or linen made in some remote manufactory cannot give the manufacturer its equivalent until he himself has sold the merchandise; that is, unless, as so often happens, the People's Mammoth Installment House, who has the capital and can do so and take advantage of the discount.

There are cases where credit is a supreme necessity because, in the economic movement of society, everything is conducted like the links of a chain. The farmer who cannot get the pay for his grain until three months after he has delivered it cannot buy for cash the cattle he needs meantime.

The cloth manufacturer who trusts the tailor would remain idle if he had to wait until the tailor got his bills collected. One and all are bound up together in business affairs, in the credit system, why, then, should not be extended to the workman and the householder and the mother of the family? If the credit system is liberal, then it will often run more smoothly in the larger and more complicated channels.

Thus credit gives to the both industry and trade, which could not exist without it, and at times it prevents their stoppage or getting sluggish.

Bank notes, discounts, even the bill of exchange, are not necessarily constituent elements of the credit system. During the Middle Ages credit transactions of great importance and on long time were made without the intervention of any of these means or without their slightest trace of existing, and even today the Russian producers and merchants contract credit obligations for twelve months' time without giving the least evidence of the debt, for the necessary reason that as a rule they can neither give nor receive.

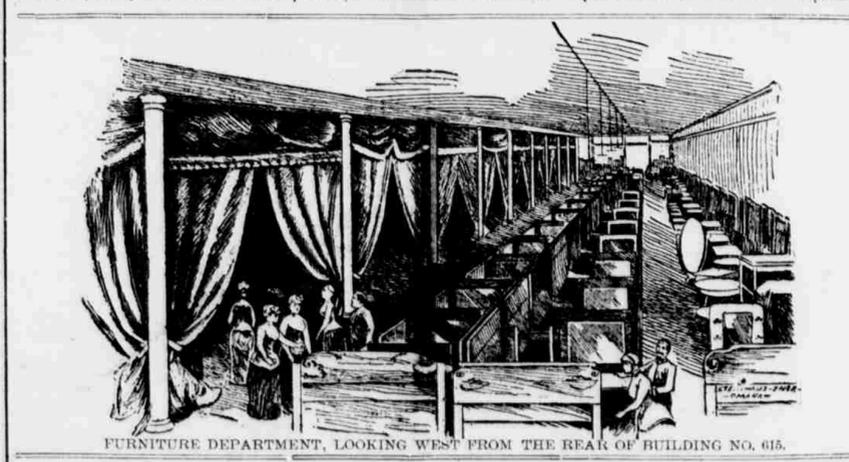
The service thus rendered to the economy of a nation by credit is great enough to warrant the gratitude of modern so-

"Model" is the best and is all that its name implies.

With these go boilers copper and tin-lined, boiling pots, with inner granite surfaces; coal hods that will not break, and various agate-lined utensils, all designed to facilitate in cooking and aid in that cleanliness which an eminent authority declared was next to godliness, and in which the truly good housekeeper delights.

In tubs, clothes wringers and baskets and clothes boilers there is almost as much improvement as in anything, and it is indeed wonderful to see how invention has kept pace with the age even in these important details of the nether household.

Quite important accessories at this time of year are the gasoline stoves ranging from one burner up to five; also the new Process stoves. The improved are guaranteed non-explosive and are as great an improvement as any home can possibly have on hand for the



FURNITURE DEPARTMENT, LOOKING WEST FROM THE REAR OF BUILDING NO. 613.

hot summer weather, when a continuous hot day is not only trying to comfort but unnecessary.

Decidedly in contrast alongside of them are the refrigerators, of which the greatest variety may be found in the People's Mammoth Installment House. Their different styles are numbered by the score and they vary from crude ice chests up to elaborate and wonderfully thought combinations of refrigerator, ice water cooler and sideboard, all in antique oak, with mirrors and shelves, making altogether as handsome an article of furniture as any one need care to have in a dining room. Some of

them are porcelain-lined, and they are all things that the housekeeper is interested in just at this time. Almost one entire side of the basement is taken up with china and tableware and toilet sets. There are china dinner sets of 125 pieces and china sets in white and gilt of 120 pieces, each in graceful shapes and tasteful decoration. Such is the variety in dinner sets that they range from \$25 to \$40 a set in price. The collection also includes many beautiful salad and other dishes in Louis XV. designs; and pretty and dainty after dinner coffee sets in a variety of shapes and colors at the most moderate prices. There are sets of really good looking and serviceable American granite ware—full sets of 112 pieces that come as low as \$9, and others that run as high as \$25. Separate tea sets vary from \$5 for fifty-six pieces up to \$15, exquisitely decorated and highly ornamented. In toilet ware there is an assortment that almost makes choice difficult. The English sets, of twelve pieces handsomely decorated in floral designs, run from \$6.00 to \$25 a set. Many of them have fluted tops, and the handles and shapes are the very latest, often copied of ancient and elegant models. Hall lamps abound in all the conven-

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Not only is the story of our furniture, of our chairs and tables, the story of art itself, but it is the story of the human race. It has gone up and down, fluctuating with the varying fortunes and intelligence of nations and peoples. Skipping the Indian and Oriental races, their sculptured utensils and rich colors and their divans and rich fabrics, art in furniture had already reached great development when the Egyptian led the world. He had a stool, painted and covered with the finest draperies, as well as chairs of turned wood, and vases, mirrors and small articles of con-

venience were in the greatest abundance. The Greeks living so much in public and holding their dwellings and women in small esteem contributed but little to the development of furniture, but the Romans carried the art of household decoration to a point where fancy seemed to have reached its limit. When Rome fell all that had been accomplished in household elegance fell with it and for centuries the industrial arts were dead. Slowly, after the Dark Ages and Charlemagne, the bench became again a chair, the armor chest a couch, woman's ascendancy began and the comforts and conveniences of the household began to receive attention.

To the thoughtful observer, whether or not intent to purchase, a ramble through such a large and complete establishment as that of the People's Mammoth Installment House, with its avenues of elegant and serviceable accessories of the home, its congregation of chairs, its accumulation of bedsteads and bedding and folding beds and an aggregation and variety of almost every known article of furniture belonging to the household, it is in the highest degree interesting to contemplate the suggestions of achievements in the way of human comfort which they convey.

Though furniture may not be as important as temples or monuments, it has taken a large and complete interest in the movements of the world to produce these things. Relics of the Crusade and of the Renaissance may be seen in the forms of a single chair. Great have been the changes, since in Gothic times the same great hall used for every service, there was but one single chair, occupied invariably by the master of the house, and never surrendered by him except to some superior. Uncomfortable though it was, and not to be compared with some of the easy affairs at the People's, in which one sinks almost at once into a doze, it was nevertheless the seat of honor. Remarkable has been the revolution, since even the prosperous and their meals from a cloth spread on the floor while partially supported by cushions of which the faucon remains a relic.

Throughout the first floor, but more especially the buildings 615, 617 and 619 North 16th street, there is to be found at the People's Mammoth Installment House's great establishment such a diversity of household furnishings as is seldom seen under one roof. Everything that belongs to the comfort and convenience of a home, from a stove or the humblest kitchen utensil to stately or richly upholstered divans and lace curtains are to be found here, not restricted to the wealthy alone, but available to all and the most moderate income by means of the credit system. The array of attractive furniture takes in a variety of styles, as well as diversity of forms and anyone wishing an exquisitely upholstered parlor lounge, the equal in style of those in the very